

United States Bankruptcy Court

District of Arizona

Case No. 2:10-bk-02562-RTB

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

BRIAN R KAYS
2621 NORTH 127TH AVENUE
AVONDALE, AZ 85392

MEI LAN KAYS
2621 NORTH 127TH AVENUE
AVONDALE, AZ 85392

Social Security / Individual Taxpayer ID No.:

xxx-xx-8263

xxx-xx-2519

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/17/10

Redfield T. Baum Sr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-02562

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 26

Date Rcvd: May 17, 2010

The following entities were noticed by first class mail on May 19, 2010.

db/jdb +BRIAN R KAYS, MEI LAN KAYS, 2621 NORTH 127TH AVENUE, AVONDALE, AZ 85392-7060
aty +ALAN 1 LEVINSKY, BUCHALTER NEMER, 16435 North Scottsdale Road, Suite 440,
Scottsdale, AZ 85254-1754
8864075 ACS, INC., P. O. Box 78844, Phoenix AZ 85062-8844
8864078 BAC HOME LOAN SERVICING, P. O. Box 10219, Van Nuys CA 91410-0219
8864080 BANNER ARIZONA MEDICAL CENTER, 13640 North Plaza Del Rio Blvd., Peoria AZ 85381-4846
8864081 BANNER ESTRELLA MED CTR, P.O. BOX 2978, Phoenix AZ 85062-2978
8864082 +BUREAU OF MEDICAL ECONOMICS, 326 East Coronado Road, Phoenix AZ 85004-1524
8864083 CITIBANK, P. O. Box 6401, The Lakes NV 88901-6401
8864084 COLLECTION SERVICE BUREAU, P. O. Box 310, Scottsdale AZ 85252-0310
8864085 DESERT SCHOOLS FEDERAL CREDIT UNION, P. O. Box 2945, Phoenix AZ 85062-2945
8864088 EMERGENCY PROFESSIONAL SERVICES, P. O. Box 15070, Scottsdale AZ 85267-5070
8864089 IMS PHOENIX NEUROLOGY AND SLEEP MED, P. O. Box 9004, Phoenix AZ 85068-9004
8864091 +IRVIN ROBERT KAYS, 1313 West Marshall Avenue, Phoenix AZ 85013-1739
8864092 +NATIONAL CITY MORTGAGE, P. O. Box 1820, Dayton OH 45401-1820
8909030 +PNC Mortgage, a division of PNC Bank N.A., C/O MARK S. BOSCO, 2525 E. CAMELBACK RD. SUITE 300,
PHOENIX, AZ 85016-4237
8864093 SOUTHWEST DIAGNOSTIC IMAGING, P. O. Box 849753, Dallas TX 75284-9753
8864094 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CORP., P. O. Box 15013, Chandler AZ 85244)
8864095 +Upland Park Owners Association, PO BOX 12400, Scottsdale AZ 85267-2400

The following entities were noticed by electronic transmission on May 17, 2010.

tr +EDI: BJHFFORD.COM May 17 2010 18:58:00 JILL H. FORD, PO BOX 5845, CAREFREE, AZ 85377-5845
smg EDI: AZDEPREV.COM May 17 2010 18:58:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8864076 +EDI: AMEREXPR.COM May 17 2010 18:58:00 AMERICAN EXPRESS, Box 0001,
Los Angeles CA 90096-8000
8864077 EDI: AZDEPREV.COM May 17 2010 18:58:00 ARIZONA DEPARTMENT OF REVENUE,
ATTN: COLLECTIONS DIVISION, P.O. BOX 29070, Phoenix AZ 85038-9070
8864079 EDI: BANKAMER2.COM May 17 2010 18:58:00 BANK OF AMERICA, P. O. Box 30750,
Los Angeles CA 90030-0750
8864083 EDI: CITICORP.COM May 17 2010 18:58:00 CITIBANK, P. O. Box 6401, The Lakes NV 88901-6401
8864086 +EDI: DISCOVER.COM May 17 2010 18:58:00 DISCOVER CARD, P. O. Box 6103,
Carol Stream IL 60197-6103
8864087 +E-mail/Text: acooper@emeraldar.com EMERALD AR SYSTEMS, LLC,
1850 North Central Avenue, Suite 1010, Phoenix AZ 85004-3948
8864090 EDI: IRS.COM May 17 2010 18:58:00 INTERNAL REVENUE SERVICE, 4041 N. Central Ave. M/S 5014,
SPECIAL PROCEDURES INSOLVENCY, Phoenix AZ 85012

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DESERT SCHOOLS FEDERAL CREDIT UNION
cr PNC Mortgage, a division of PNC Bank N.A.

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2010

Signature:

